

## Fill in this information to identify the case:

Debtor 1 Joseph D Barnhart

Debtor 2 See 1 in Addendum  
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN District of PA  
(State)

Case number 18-10101-TPA

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PennyMac Loan Services, LLCCourt claim no. (if known): 14

Last 4 digits of any number you use to identify the debtor's account: 7889

Date of payment change: 04 / 01 / 2021  
Must be at least 21 days after date of this notice

New total payment: \$ 945.33  
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 317.73New escrow payment: \$ 317.82

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Joseph D Barnhart Case number (if known) 18-10101-TPA  
First Name Middle Name Last Name

**Part 4:** Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Lauren M. Moyer Date 03 / 05 / 2021  
Signature

Print: Lauren M. Moyer Title Attorney for creditor  
First Name Middle Name Last Name

Company McCabe, Weisberg & Conway, LLC

Address 123 S. Broad Street, Suite 1400  
Number Street  
Philadelphia, PA 19109  
City State ZIP Code

Contact phone ( 215 ) 790 - 1010 Email ecfmail@mwc-law.com

## Addendum

1. - Alice L Barnhart aka Alice L Howell aka Alice L Brown aka Alice L Defoe

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: Joseph D Barnhart and Alice L Barnhart  
aka Alice L Howell aka Alice L Brown  
aka Alice L Defoe  
Debtors

PennyMac Loan Services, LLC, or its  
Successor or Assignee  
Movant

vs.

Ronda J. Winnecour  
Joseph D Barnhart and Alice L Barnhart aka  
Alice L Howell aka Alice L Brown aka Alice L  
Defoe  
Respondents

Chapter 13

Bankruptcy No. 18-10101-TPA

Related to Document Nos.

**CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I, Lauren M. Moyer, attorney for PennyMac Loan Services, LLC, hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: March 5, 2021

Joseph D Barnhart  
14978 S Norrisville Rd  
Meadville, PA 163357630

Alice L Barnhart aka Alice L  
Howell aka Alice L Brown  
aka Alice L Defoe  
14978 S Norrisville Rd  
Meadville, PA 163357630

Daniel P. Foster  
Foster Law Offices  
1210 Park Avenue  
Meadville, PA 16335  
Attorney for Debtors

Office of the United States  
Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite  
970  
Pittsburgh, PA 15222

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Trustee

/s/ Lauren M. Moyer

MARGARET GAIRO, ESQUIRE ID # 34419  
LAUREN M. MOYER, ESQUIRE ID # 320589  
JAMES FRENCH, ESQUIRE ID # 319597  
JOHN M. KOLESNIK, ESQUIRE ID # 308877  
Attorney for PennyMac Loan Services, LLC  
123 South Broad Street, Suite 1400  
Philadelphia, PA 19109  
Telephone: (215) 790-1010  
Facsimile: (215) 790-1274  
Email: [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)



P.O. Box 514387  
Los Angeles, CA 90051-4387

## Escrow Account Disclosure Statement

**Statement Date:** February 10, 2021  
**Loan Number:**

**Property Address:**  
14978 SOUTH NORRISVILLE RD  
MEADVILLE PA 16335

ALICE L BARNHART  
JOSEPH D BARNHART  
14978 S NORRISVILLE RD  
MEADVILLE, PA 16335-7630

**Questions?** Visit our website @  
**www.PennyMacUSA.com**  
(800) 777 - 4001 (Se Habla Español)  
M - F: 6:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT

### Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

### Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a surplus (meaning more funds than necessary to pay your taxes and/or insurance as they come due). See Your Escrow Surplus on page 2 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount
Principal and Interest	\$627.51	\$627.51
Escrow Payment	\$317.73	\$317.82
<b>Total Payment Amount</b>	<b>\$945.24</b>	<b>\$945.33</b>

Please start making the 'New Monthly Payment Amount' on April 01, 2021. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

### Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$3,813.94 from your escrow account. Your new monthly escrow payment is \$317.82.

Escrow Item Description	Annual Amount	Monthly Amount
Hazard Ins:	\$804.61	
City Tax:	\$661.14	
Mortgage Insurance:	\$945.48	
School Tax:	\$1,402.71	
<b>Total Payments from Escrow:</b>	<b>\$3,813.94</b>	<b>÷ 12 = \$317.82</b>

### Projected Escrow Account Activity (Continued)

Below is a projection of escrow account activity from April 01, 2021 through March 31, 2022. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$1,707.56
Apr 2021	\$317.82	\$661.14	\$0.00	\$78.79	\$1,285.45
May 2021	\$317.82	\$0.00	\$0.00	\$78.79	\$1,524.48
Jun 2021	\$317.82	\$0.00	\$0.00	\$78.79	\$1,763.51
Jul 2021	\$317.82	\$0.00	\$0.00	\$78.79	\$2,002.54
Aug 2021	\$317.82	\$0.00	\$0.00	\$78.79	\$2,241.57
Sep 2021	\$317.82	\$1,402.71	\$0.00	\$78.79	\$1,077.89
Oct 2021	\$317.82	\$0.00	\$0.00	\$78.79	\$1,316.92
Nov 2021	\$317.82	\$0.00	\$804.61	\$78.79	\$751.34 <sup>1</sup>
Dec 2021	\$317.82	\$0.00	\$0.00	\$78.79	\$990.37
Jan 2022	\$317.82	\$0.00	\$0.00	\$78.79	\$1,229.40
Feb 2022	\$317.82	\$0.00	\$0.00	\$78.79	\$1,468.43
Mar 2022	\$317.82	\$0.00	\$0.00	\$78.79	\$1,707.46
Ending Escrow Balance					\$1,707.46
Totals	\$3,813.84	\$2,063.85	\$804.61	\$945.48	

<sup>1</sup> Lowest projected balance.

### Your Escrow Surplus

Based on the projected activity above, our review shows that you will have a surplus of \$273.27. Due to your loan being in a delinquent status, this surplus amount will remain in your escrow account.

Lowest Projected Balance	\$751.34
Minimum Required Balance	\$478.07
Escrow Surplus	\$273.27

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increase in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

**Escrow Account History**

The following is the statement of activity in your escrow account from April 01, 2020 through March 31, 2021.

Last year, we anticipated that payments from your account would be made during this period equaling \$7,625.74. Your lowest monthly balance should not have exceeded \$471.03, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

Your actual lowest monthly balance was greater than \$471.03. The items with an asterisk on the table below may explain this.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements			Escrow Balance		
	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
<b>Beginning Escrow Balance</b>							\$2,100.46	(\$190.35)
Apr 2020	\$635.46	\$635.46	\$1,486.72	City Tax, MIP/PMI	\$741.68 *	City Tax, MIP/PMI	\$1,249.20	(\$296.57)
May 2020	\$635.46	\$612.60 *	\$164.44	MIP/PMI	\$80.54 *	MIP/PMI	\$1,484.71	\$235.49
Jun 2020	\$635.46	\$0.00 *	\$164.44	MIP/PMI	\$80.54 *	MIP/PMI	\$1,720.22	\$154.95
Jul 2020	\$635.46	\$635.46	\$164.44	MIP/PMI	\$80.54 *	MIP/PMI	\$1,955.73	\$709.87
Aug 2020	\$635.46	\$317.73 *	\$164.44	MIP/PMI	\$80.54 *	MIP/PMI	\$2,191.24	\$947.06
Sep 2020	\$635.46	\$317.73 *	\$2,969.86	MIP/PMI, School Tax	\$2,287.86 *	Hazard Ins, MIP/PMI, School Tax	\$1,024.04	(\$1,023.07) <sup>2</sup>
Oct 2020	\$635.46	\$317.73 *	\$164.44	MIP/PMI	\$80.54 *	MIP/PMI	\$1,259.55	(\$785.88)
Nov 2020	\$635.46	\$317.73 *	\$1,689.20	Hazard Ins, MIP/PMI	\$80.54 *	MIP/PMI	\$732.68	(\$548.69)
Dec 2020	\$635.46	\$612.60 *	\$164.44	MIP/PMI	\$80.54 *	MIP/PMI	\$968.19	(\$16.63)
Jan 2021	\$635.46	\$317.73 *	\$164.44	MIP/PMI	\$80.54 *	MIP/PMI	\$1,203.70	\$220.56
Feb 2021	\$635.46	\$612.60 *	\$164.44	MIP/PMI	\$0.00 *		\$1,439.21	\$833.16
Mar 2021	\$635.46	\$953.19 *E	\$164.44	MIP/PMI	\$78.79 *E	MIP/PMI	\$1,674.72	\$1,707.56
<b>Ending Escrow Balance</b>							\$1,674.72	\$1,707.56
<b>Totals</b>	\$7,625.52	\$5,650.56	\$7,625.74		\$3,752.65			




<sup>2</sup> Lowest actual balance.

An asterisk '\*' beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

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Other Important Information

How to Contact Us	 <a href="http://www.PennyMacUSA.com">www.PennyMacUSA.com</a> Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> <b>Go Paperless today!</b>	 <a href="#">PennyMac Customer Service:</a> (800) 777 - 4001 M - F: 6:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT <b>Fax:</b> (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests <b>must</b> be mailed to this address.
How to Make a Payment	<b>Auto-Pay</b> *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. <b>Pay Online:</b> Make a one-time payment on our website.	<b>Pay-by-Phone:</b> (800) 777-4001 <i>(Fees may apply to use this service)</i> <b>Western Union:</b> Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>	<b>Check</b> **: Mail to PennyMac: <b>Standard Address:</b> P.O. Box 660929 Dallas, TX 75266-0929 <b>Overnight Address:</b> Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	<b>Property Tax Bills:</b> If you receive a tax bill, you do not need to take any action. ( <b>Please note:</b> Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	<b>General Insurance Questions:</b> (866) 318-0208 <b>Insurance Information:</b> Any time there is a change to your insurance policy please provide your insurance carrier the following information: <b>Mortgagee Clause:</b> PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you <b>must</b> notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.			

\* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**NORTH CAROLINA** - Licensed by the North Carolina Department of Insurance. Permit No. 104753 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 112228 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 112874 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 112877 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 113746 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

**OREGON** - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.



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